

Certificate of Notice Page 1 of 4

United States Bankruptcy Court
District of WyomingIn re:
Phonda Lou Russell
DebtorCase No. 11-21278-pjm
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 1089-2

User: cjdcr
Form ID: B18Page 1 of 2
Total Noticed: 20

Date Rcvd: Mar 13, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2012.

db Phonda Lou Russell, PO Box 504, Rock Springs, WY 82902-0504
 954527 +Account Information Mg, 601 W Collins, Casper, WY 82601-2325
 954528 +Collection Center Of W, 406 6th St, Rawlins, WY 82301-5408
 954530 +Department Of Family Services, 2451 Foothill Blvd No. 103, Rock Springs, WY 82901-5696
 954531 +Dr. Joesph Oliver, 1204 Hilltop Suite 103, Rock Springs, WY 82901-5861
 954532 Hunter Family Medical, 2751 Commercial Way, Rock Springs, WY 82901-4753
 954537 ++MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308
 (address filed with court: Nco-medclr, Po Box 8547, Philadelphia, PA 19101)
 954533 Memorial Hospital Of Sweetwater County, PO Box 1359, Rock Springs, WY 82902-1359
 954534 Money Lenders, 1977 Dewar Dr Ste B, Rock Springs, WY 82901-5757
 954535 NCC, 245 Main Street, Dickson City, PA 18519-1641
 954536 +Nco Fin 02, Po Box 15372, Wilmington, DE 19850-5372
 954539 Red Desert Insta Care, 2761 Commercial Way, Rock Springs, WY 82901-4753
 954540 +Rocky Mountain Serv Bu, 110 J St, Rock Springs, WY 82901-5223
 954541 Southwest Wyoming ENT Inc, 196 Arrowhead Dr Ste 4, Evanston, WY 82930-8752
 954542 Sweetwater Surgery Center, 2671 Commercial Way, Rock Springs, WY 82901
 954543 +USA Cash Services, 1752 Combe Rd, Ogden, UT 84403-5069
 954544 Verizon Wireless, National Recovery, Minneapolis, MN 55426

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg EDI: IRS.COM Mar 14 2012 00:03:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346

954526 +E-mail/Text: aimcorpgeneral@aol.com Mar 14 2012 00:12:39 A.I.M. Corp, PO Box 1775,
Casper, WY 82602-1775
 954529 +E-mail/Text: bankol@cpicollects.com Mar 14 2012 00:12:31 Collection Professiona,
P.O. Box 2088, Sheridan, WY 82801-2088

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 954538 ##+Professional Finance C, 918 10th St, Greeley, CO 80631-1118

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

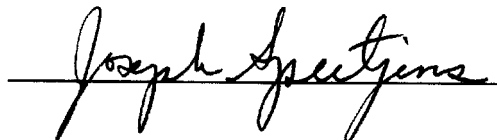
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
 shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security
 Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the
 bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2012

Signature:



District/off: 1089-2

User: cjdcr
Form ID: B18

Page 2 of 2
Total Noticed: 20

Date Rcvd: Mar 13, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2012 at the address(es) listed below:

Gary A. Barney barneylaw@qwestoffice.net, wyl1@ecfcbis.com

Michael F. Chadey on behalf of Debtor Phonda Russell chadeylawoffice@vcn.com

US Trustee USTPRegion19.cy.ecf@usdoj.gov

TOTAL: 3

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

District of Wyoming

Case No. 11-21278

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Phonda Lou Russell

PO Box 504

Rock Springs, WY 82902-0504

Social Security / Individual Taxpayer ID No.:

xxx-xx-3589

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/13/12

Peter J. McNiff

United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.